B1 (Official Form 1)(04/13) Un		tates Ban							Vol	luntary Petition
Name of Debtor (if individual, enter La Harris, Robert W						of Joint De	ebtor (Spouse)	) (Last, First,	, Middle):	
All Other Names used by the Debtor in (include married, maiden, and trade nan		ears			All Ot (include	her Names de married,	used by the J maiden, and	oint Debtor trade names	in the last 8	3 years
Last four digits of Soc. Sec. or Individu. (if more than one, state all)  xxx-xx-6263	ual-Taxpaye	r I.D. (ITIN)/C	omplet	e EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-7	Гахрауег I.	D. (ITIN) No./Complete E
Street Address of Debtor (No. and Stree 3104 E Wooster Rd, Lot 13 Pierceton, IN	et, City, and	1 State):			Street	Address of	Joint Debtor	(No. and Str	reet, City, ε	
			465	ZIP Code <b>562</b>	1					ZIP Code
County of Residence or of the Principal <b>Kosciusko</b>	l Place of B	usiness:	,		Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:
Mailing Address of Debtor (if different	from street	address):			Mailin	g Address	of Joint Debte	or (if differen	nt from stre	eet address):
			Z	ZIP Code						ZIP Code
Location of Principal Assets of Business (if different from street address above):										
Type of Debtor				usiness			•	-	•	Under Which
(Form of Organization) (Check one b  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP  □ Partnership  □ Other (If debtor is not one of the above check this box and state type of entity be	P) c entities, elow.)				defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ Cl	napter 15 F a Foreign napter 15 F	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	:  -		box, if a k-exemp of the b	United Sta	ation ates	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi onal, family, or l	(Check nsumer debts, 101(8) as dual primarily		Debts are primarily business debts.
Filing Fee (Check	k one box)	<u> </u>		Check o		nall business	Chap debtor as defin	ter 11 Debte		<u> </u>
■ Full Filing Fee attached  □ Filing Fee to be paid in installments (app attach signed application for the court's c debtor is unable to pay fee except in insta Form 3A.  □ Filing Fee waiver requested (applicable to attach signed application for the court's c	consideration tallments. Rule to chapter 7 ir	certifying that the 1006(b). See Condividuals only).	e official Must	Check if D ar Check a	ebtor is not f: lebtor's aggi- re less than s all applicable plan is bein acceptances	a small busing regate nonco \$2,490,925 (as boxes: a filed with of the plan w	ness debtor as d ntingent liquida amount subject this petition.	lefined in 11 United debts (exc to adjustment	J.S.C. § 101 cluding debts on 4/01/16	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be a  ☐ Debtor estimates that, after any exerthere will be no funds available for a	available for	y is excluded a	nd adn	ninistrativ		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated Number of Creditors	00- 1,00			,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$	00,001 \$1,0		to S		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$	00,001 \$1,0		to S		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 14-32374-hcd Doc 1 Filed 09/12/14 Page 2 of 55

B1 (Official For	rm 1)(04/13)		Page 2	
Voluntar	y Petition	Name of Debtor(s):  Harris, Robert W		
(This page mı	ust be completed and filed in every case)	liams, Robert W		
1 0	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	o, attach additional sheet)	
Location Where Filed: - None -  Case Number: Date Filed:				
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	f more than one, attach additional sheet)	
Name of Debt - None -	tor:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(T. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B	
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petit have informed the petition 12, or 13 of title 11, Unite		
L Exmon	A is attached and made a part of this pedition.	Signature of Attorney f  Jeffrey S. Arnold	For Debtor(s) (Date)	
	Ext	ıibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	didentifiable harm to public health or safety?	
	Ext	nibit D		
(To be comp	eleted by every individual debtor. If a joint petition is filed, ea	ch spouse must complete a	and attach a separate Exhibit D.)	
l	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi	int petition:  D also completed and signed by the joint debtor is attached a	and made a part of this peti	tion.	
	Information Regardin	ng the Debtor - Venue		
	(Check any ap	-		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, g		•	
-	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or p s in the United States but is	rincipal assets in the United States in a defendant in an action or	
	Certification by a Debtor Who Reside		ial Property	
	(Check all app Landlord has a judgment against the debtor for possession		ox checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Name of fandord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the jud	Igment for possession was entered, and	
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that woul	d become due during the 30-day period	
-	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C.	. § 362(l)).	

B1 (Official Form 1)(04/13) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Robert W Harris

Signature of Debtor Robert W Harris

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 12, 2014

Date

### Signature of Attorney\*

### X /s/ Jeffrey S. Arnold

Signature of Attorney for Debtor(s)

#### Jeffrey S. Arnold 19743-02

Printed Name of Attorney for Debtor(s)

### Jeffrey S. Arnold, Attorney at Law, P.C.

Firm Name

209 West Van Buren Street Columbia City, IN 46725

Address

# Email: jsarnold@jeffarnoldlaw.com 260-248-2169 Fax: 260-248-2176

Telephone Number

### **September 12, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Harris, Robert W

### **Signatures**

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Northern District of Indiana

In re	Robert W Harris		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of real financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 1	109(h)(4) as impaired by reason of mental illness or izing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or
Active minitary duty in a minitary co.	moat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in the	administrator has determined that the credit counseling his district.
I certify under penalty of perjury that the i	nformation provided above is true and correct.
Signature of Debtor:	/s/ Robert W Harris
_	Robert W Harris
Date: September 12, 2	014

B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court Northern District of Indiana**

In re	Robert W Harris		Case No.	
-		Debtor ,		
			Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,930.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		57,235.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,703.83
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,538.00
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	1,930.00		
			Total Liabilities	57,235.44	

B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court** Northern District of Indiana

In re	Robert W Harris		Case No.	
-		Debtor ,		
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

A I (C C   1   1   1   12)	4 700 00
Average Income (from Schedule I, Line 12)	1,703.83
Average Expenses (from Schedule J, Line 22)	1,538.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,788.48

### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		57,235.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		57,235.44

### Case 14-32374-hcd Doc 1 Filed 09/12/14 Page 8 of 55

B6A (Official Form 6A) (12/07)

In re	Robert W Harris	Case No.
-		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Property Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re	Robert W Harris	Case No	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	30.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc household goods Location: 3104 E Wooster Rd, Lot 13, Pierceton IN 46562	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Clothing	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		(Tota	Sub-Tot l of this page)	al > <b>730.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re	Robert W Harris	Case No.
-		Debtor ,

# SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sheet)			
	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k- throught employer 80/20		-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
					Sub-Tota	al > <b>0.00</b>
				(Total of	this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Robert W Harris	Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1997 Satrun		-	1,200.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	x			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	x			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 1,200.00
(Total of this page)

Total > 1,930.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Robert W Harris	Case No.
mie	Robert W Harris	Case No.
-		Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amo	: Check if debtor claims a homestead exemption that e. \$155,675. (Amount subject to adjustment on 4/1/16, and every th. with respect to cases commenced on or after the date				
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption			
<u>Cash on Hand</u> Cash	Ind. Code § 34-55-10-2(c)(2)	30.00	30.00			
Household Goods and Furnishings Misc household goods Location: 3104 E Wooster Rd, Lot 13, Pierceton IN 46562	Ind. Code § 34-55-10-2(c)(2)	500.00	500.00			

		Exemption	Deddetting Exemption
Cash on Hand Cash	Ind. Code § 34-55-10-2(c)(2)	30.00	30.00
<u>Household Goods and Furnishings</u> Misc household goods Location: 3104 E Wooster Rd, Lot 13, Pierceton IN 46562	Ind. Code § 34-55-10-2(c)(2)	500.00	500.00
Wearing Apparel Clothing	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401k- throught employer 80/20	or <u>Profit Sharing Plans</u> Ind. Code § 34-55-10-2(c)(6)	ALL	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1997 Satrun	Ind. Code § 34-55-10-2(c)(2)	1,200.00	1,200.00

Total: 1,930.00 1,930.00 B6D (Official Form 6D) (12/07)

In re	Robert W Harris		Case No	0
-		Debtor	-,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME			Husband, Wife, Joint, or Community			D	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFIXGEXF	UNLLQULDAH MD	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
			Value \$	Ц				
Account No.			Value \$					
Account No.								
			Value \$			Ц		
continuation sheets attached			S (Total of th	ubto iis p				
	Total (Report on Summary of Schedules)						0.00	0.00

B6E (Official Form 6E) (4/13)

•			
In re	Robert W Harris	Case No	
-		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Check this box if debtor has no creditors holding unsecured priority claims to report on this schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

**0** continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	Robert W Harris	Case No	
		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	Ţ	эΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J H H		ONTINGEN	LLQDL	ן ן	U T F	AMOUNT OF CLAIM
Account No. xxxx0031	Г		Opened 4/01/13	Ŋ <sub>T</sub>	D A T		ı	
222	ı		Collection Attorney Nipsco/ Ft. Wayne 220		E D			
Allianceone 4850 E Street Rd Ste 300 Trevose, PA 19053		-						
								459.00
Account No.				$\top$		T	T	
Nipsco Post Office Box 13007 Merrillville, IN 46411			Representing: Allianceone					Notice Only
Account No. xxxxxxxxxxxx8152	H		Opened 7/01/11 Last Active 2/13/13	$\top$	$\vdash$	t	$\dagger$	
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130		-	Credit Card					494.00
Account No. xxxxxxxxxxx3363	⊢	├	Opened 7/01/11 Last Active 2/13/13	+	⊢	+	+	
Capitol One Na Po Box 26625 Richmond, VA 23261		-	Credit Card					495.00
		L		丄	乚	$\perp$	4	
_7 continuation sheets attached			(Total of	Subt			)	1,448.00

In re	Robert W Harris	Case No	
_		Debtor	

CREDITOR'S NAME,	S	Ηι	sband, Wife, Joint, or Community		C O N	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIN IS SUBJECT TO SETOFF, SO STATE.	,	T I N G	NL I QU I DAT	- 0 P U T II D	AMOUNT OF CLAIM
Account No. xxxxxx2460			Opened 8/01/13		Т	T E D		
CBE Group 131 Tower Park Dri Waterloo, IA 50704		-	Collection account	_		D		394.00
Account No.								
Directv Post Office Box 78626 Phoenix, AZ 85062-8626			Representing: CBE Group					Notice Only
Account No. xxxxxxxxxxxx6760			Opened 5/01/08 Last Active 2/15/13					
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Credit Card					517.00
Account No. xxxxxxxxx0402			Opened 10/01/11 Last Active 6/28/12					
Community Wide Fcu Attn:Bankruptcy 1555 Western Ave South Bend, IN 46619		-	repossessed Pontiac G6					11,855.00
Account No. xxxxxxxxx0401		T	Opened 7/01/11 Last Active 3/23/13					
Community Wide Fcu Attn:Bankruptcy 1555 Western Ave South Bend, IN 46619		-	repossessed car					9,796.00
Sheet no1 of _7 sheets attached to Schedule of				Sı	ıbt	ota	l	22 562 00
Creditors Holding Unsecured Nonpriority Claims			(Tota	of th	is p	oag	e)	22,562.00

In re	Robert W Harris	Case No
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N L	P	
MAILING ADDRESS	CODEBTOR	н	DATE CLANAWAG DICHDDED AND	CONT	ĮË	SPUTE	
INCLUDING ZIP CODE,	B	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	Ηı	ΙQ	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sebsect to seroit, so sixte.	N G E N T	Ď	Ď	
Account No.	T	T	Judment debt	T	Ť	D	
	1			L	Ď		
Communitywide Federal Credit Union							
1555 Western Avenue		-					
South Bend, IN 46619							
							Unknown
	┡	L		$\bot$	┡	L	Onknown
Account No. xxxx2078			Opened 7/01/12		1		
			Utility svc		1		
Credit Management Cont							
Po Box 1654		-					
Green Bay, WI 54305							
							202.00
Account No.	t	H		T	t	T	
	1				1		
Just Energy			Representing:				
P.O. Box 2210			Credit Management Cont				Notice Only
Buffalo, NY 14240-2210							
					1		
Account No.	╁	$\vdash$	Repossession shortfall	+	H	H	
11000 0000 1100	ł		The process of the first of the				
Crossroads Bank					1		
526 W. Connexion Way		-					
P.O. Box 289							
Columbia City, IN 46725					1		
Columbia City, iii 40723							11,488.00
	L	_		$\perp$	_	L	11,400.00
Account No.	ł						
M. Josh Petruniw	1		Representing:				
199 W Canal Street	1		_		1		Nation Only
	1	1	Crossroads Bank		1		Notice Only
Wabash, IN 46992	1				1		
	1						
				$\perp$			
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of				Sub	tota	ıl	11,690.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	11,030.00

In re	Robert W Harris	Case No.	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No.  Whitley Superior Court Whitley County Courthouse 101 West Van Buren Street CAUSE NO 92D01-1403-PL-55 Columbia City, IN 46725			Representing: Crossroads Bank		E D		Notice Only
Account No.  Directv Post Office Box 78626 Phoenix, AZ 85062-8626		-	TV svc				394.44
Account No.  CBE Group 131 Tower Park Drive, Ste. 100 P.O. Box 2635 Waterloo, IA 50704-2635			Representing: Directv				Notice Only
Account No. xxxxxxxxxxxxx2788  Discover Fin Svcs LLC Po Box15316 Wilmington, DE 19850		-	Opened 4/01/07 Last Active 2/15/13 Credit Card				2,340.00
Account No.  Federal National Mortgage Assn 250 Royall Street Canton, MA 02021		_	Mortgage foreclosure shortfall (unknown balance). Sold 1-18-14				Unknown
Sheet no. <b>_3</b> of <b>_7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			2,734.44

In re	Robert W Harris		Case No	
-		Debtor	,	

CREDITOR'S NAME,	C	Hι	sband, Wife, Joint, or Community		CO	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	CLAIM	N H _ N (	NL - QU - DATED	SPUFL	AMOUNT OF CLAIM
Account No.	l				l	Ė		
Mercer Belanger Atttorneys at Law, One Indiana Square, Ste 1500 Indianapolis, IN 46204			Representing: Federal National Mortgage Assn			D		Notice Only
Account No. xxxxx3546	Г		Opened 6/01/08 Last Active 9/06/13					
First Federal Savings 1205 N Cass St Wabash, IN 46992		-	Credit Line Secured					8,885.00
Account No. xxxxxxxxxxxx6268			Opened 9/01/11 Last Active 2/15/13					
GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		-	Charge Account					640.00
Account No. xxxxxxxxxxxx1501	Г		Opened 7/01/11 Last Active 2/17/12					
Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		-	Charge Account					1,321.00
Account No. xxxxxxxxxxx4024	Г		Opened 7/01/11 Last Active 9/08/11					
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		-	Charge Account					519.00
Sheet no. 4 of 7 sheets attached to Schedule of				S	ubt	ota	l	11,365.00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	is i	pag	e)	11,365.00

In re	Robert W Harris	Case No
_		Debtor

CREDITOR'S NAME,	S	Hu	usband, Wife, Joint, or Community		S	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A A A A A A A A A A A A A A A A A	CONSIDERATION FOR CLAIM. IF	CLAIM	CONTINGENT	l Q	-0H-H-D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0948			Opened 11/01/12		Т	T		
Mid South Credit Bureau Po Box 1567 Paris, TN 38242		-	Medical svc			E D		89.00
Account No.	T							
Parkview Physicians Group PO Box 2253 Fort Wayne, IN 46801			Representing: Mid South Credit Bureau					Notice Only
Account No. xxxxxxxxxxxxx7801			Opened 1/01/13					
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		_	Consumer debt					5,513.00
Account No.								
US Bank P.O. Box 468002 Bedford, OH 44146			Representing: Portfolio Recovery					Notice Only
Account No. xxx4522			Opened 1/01/13					
Rob Reg Yng 105 Broadway Suite 300 Nashville, TN 37201		_	Collection Attorney for Centurylink					689.00
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule of				S	Sub	tota	1	6 204 00
Creditors Holding Unsecured Nonpriority Claims				(Total of the	his	pag	e)	6,291.00

In re	Robert W Harris	Case No.
_		Debtor

	1.			T =	1	-	1
CREDITOR'S NAME,	CODE		sband, Wife, Joint, or Community		N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.				٦٢.	T E		
Centurylink 1147 Morton Street Franklin, IN 46131			Representing: Rob Reg Yng		D		Notice Only
Account No. xxxx3481	╁	H	Opened 12/01/06 Last Active 11/05/12	+	╁		
Seterus Inc 8501 Ibm Dr, Bldg 201, 2dd188 Charlotte, NC 28262		-	forcleosed residence, 206 E Carrol Rd, South Whitley, vacant				
							Unknown
Account No.	╁		Utility svc	$\dagger$	T	H	
South Whitley Municipal Utilities PO Box 372 South Whitley, IN 46787		-					
							728.00
Account No.	1						
Myers Hockemeyer & McNagny, LLP 116 North Chauncey Street P.O. Box 89 Columbia City, IN 46725			Representing: South Whitley Municipal Utilities				Notice Only
Account No.	t	$\vdash$		T		t	
Whitley Superior Court Courthouse CAUSE NO. 92D01-1403-SC-165 Columbia City, IN 46725			Representing: South Whitley Municipal Utilities				Notice Only
Sheet no6 of _7 sheets attached to Schedule of		•		Sub	tota	ıl	728.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	720.00

In re	Robert W Harris	Case No	
-		Debtor	

	-	_		1 -		-	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	6	I U	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx5899			Opened 9/01/11 Last Active 2/15/13	T	T E D		
TD Bank Usa/Target Credit Card Po Box 673 Minneapolis, MN 55440		-	Credit Card		D		447.00
	L						417.00
Account No.			Consumer debt				
Town of South Whitley c/o Myers Tison Hockemeyer PO Box 89 Columbia City, IN 46725		-					
							Unknown
Account No.							
Whitley Superior Court Whitley County Courthouse 101 West Van Buren Street CAUSE NO 92D01-1403-SC-165 Columbia City, IN 46725			Representing: Town of South Whitley				Notice Only
Account No.	f						
Account No.	1						
Sheet no7 of _7 sheets attached to Schedule of				Sub			417.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	
			(Report on Summary of So		Γota dule		57,235.44
			· 1				

# Case 14-32374-hcd Doc 1 Filed 09/12/14 Page 23 of 55

B6G (Official Form 6G) (12/07)

In re	Robert W Harris	Case No.
-		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

### Case 14-32374-hcd Doc 1 Filed 09/12/14 Page 24 of 55

B6H (Official Form 6H) (12/07)

In re	Robert W Harris	Case No
		Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill i	in this information to identify y	our case:							
Deb	otor 1 Robert V	W Harris			_				
	use, if filing)				_				
Unit	ed States Bankruptcy Court fo	or the: NORTHERN DISTRIC	CT OF INDIANA		_				
Cas (If kn	e number <sub>own)</sub>		-			Check if this is:  An amende  A suppleme 13 income a	nt show	ing post-petition following date:	
<u>Of</u>	ficial Form B 6I					MM / DD/ Y	YYY		
Sc	chedule I: Your I	ncome							12/13
Pari	<u> </u>	orm. On the top of any additi	ional pages, write yo	ur nam	e and			. Answer every	question
	If you have more than one jo	sh.	■ Employed			☐ Emplo		ming operate	
	attach a separate page with information about additional	Employment status	☐ Not employed			□ Not er	•		
	employers.	Occupation	Production						
	Include part-time, seasonal, self-employed work.	or Employer's name	80/20 Inc.						
	Occupation may include stude or homemaker, if it applies.	dent Employer's address	1401 S. 400 E. Columbia City, I	N 4672	5				
		How long employed t	here?						
Pari	Give Details Abou	t Monthly Income							
E <b>stir</b> spou	mate monthly income as of the unless you are separated.	the date you file this form. If	,		·		·	•	J
						For Debtor 1		ebtor 2 or iling spouse	
2.		salary, and commissions (buthly, calculate what the month		2.	\$	3,107.83	\$	N/A	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.00	+\$ _	N/A	
4.	Calculate gross Income. A	add line 2 + line 3.		4.	\$	3,107.83	\$	N/A	

Deb	tor 1	Robert W Harris	•	Case	number ( <i>if known</i> )			
				For	Debtor 1		Debtor 2 or -filing spouse	
	Cop	y line 4 here	4.	\$	3,107.83	\$	N/A	
5.	l iei	all payroll deductions:						
J.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	620.00	\$	N/A	
	5a. 5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ _	620.00 0.00	\$ <u></u>	N/A N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	784.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	_ 5h.+	- \$	0.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,404.00	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,703.83	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$ <u> </u>	0.00	\$ <u> </u>	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	_ 8f. 8g.	\$	0.00 0.00	\$ \$	N/A N/A	
	8h.	Other monthly income. Specify:	_ 8h.+	- \$ <u> </u>	0.00	+ \$	N/A	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$		1,703.83 + \$		N/A = \$	1,703.83
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'		-			1,1 00100
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	deper		•		Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies						1,703.83
40	_		•				monthly	
13.	Do	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?					

Fill	in this informa	ation to identify yo	our case:							
						01	1	off data to		
Deb	tor 1	Robert W Ha	irris					if this is: an amended filing		
Deh	tor 2						•	•	ving post-petition cha	antar
	ouse, if filing)				_				the following date:	артег
Unit	ed States Bankr	ruptcy Court for the:	NORTH	ERN DISTRICT OF IND	IANA			/MM / DD / YYYY		
_						_				
	e number nown)							separate filing foi ! maintains a sepa	r Debtor 2 because I rate household	Debtor
O	fficial Fo	rm B 6J								
S	chedule	J: Your l	<u>–</u> Expen	ISES						12/13
Be info	as complete ormation. If member (if know	and accurate as nore space is ne n). Answer ever	s possible. eded, atta ry question	If two married people ich another sheet to thi						
Par 1.	t 1: Desci	ribe Your House	hold							
1.	■ No. Go to	o line 2.								
			ın a separ	ate household?						
	□ N □ Y	-	st file a sep	parate Schedule J.						
2.	Do you have	e dependents?	□ No							
	Do not list D and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relation  Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	
	Do not state	the			_				□ No	
	dependents'	names.			Son			5wks	Yes	
									□ No	
									☐ Yes	
									□ No	
									☐ Yes	
									□ No	
3.	Do vour ext	oenses include		N.a.	-				☐ Yes	
	expenses o	f people other to d your depende	han $_{oldsymbol{\square}}$	No Yes						
		ate Your Ongoi								
exp	imate your ex enses as of a blicable date.	xpenses as of your address as a date after the l	our bankrı bankruptc	uptcy filing date unless y is filed. If this is a sup	you are using this for oplemental <i>Schedule</i>	orm as a e <i>J</i> , chec	sup k th	oplement in a Cha e box at the top o	apter 13 case to rep of the form and fill i	oort n the
				government assistance						
	ficial Form 6		a nave inc	cluded it on Schedule I	Your Income			Your expe	enses	
4.		or home owners		ses for your residence. r lot.	. Include first mortgag	e 4.	\$		265.00	
	If not include	ded in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
		rty, homeowner's	s, or renter	's insurance		4b.			0.00	
	4c. Home	maintenance, re	epair, and ι	ıpkeep expenses		4c.	\$		0.00	
		owner's associat				4d.			0.00	
5.	Additional r	mortgage payme	ents for yo	our residence, such as h	nome equity loans	5.	\$		0.00	

Debtor 1 Robert W H	arris	Case num	ber (if known)	)
6. Utilities:				
<ol><li>6a. Electricity, hea</li></ol>	at, natural gas	6a.	\$	193.00
6b. Water, sewer,	garbage collection	6b.		0.00
•	Il phone, Internet, satellite, and cable services	6c.		50.00
<ol><li>6d. Other. Specify</li></ol>	Cable/Internet	6d.	\$	50.00
Food and housekee	eping supplies	7.	\$	500.00
Childcare and child	ren's education costs	8.	\$	0.00
Clothing, laundry, a	and dry cleaning	9.	\$	20.00
). Personal care prod	ucts and services	10.	\$	30.00
. Medical and dental	expenses	11.	\$	20.00
2. Transportation. Incl	ude gas, maintenance, bus or train fare.			
Do not include car pa		12.		250.00
<ol> <li>Entertainment, club</li> </ol>	s, recreation, newspapers, magazines, and books	13.	\$	80.00
<ul> <li>Charitable contribution</li> </ul>	tions and religious donations	14.	\$	0.00
. Insurance.			·	
	ance deducted from your pay or included in lines 4 or 20.		_	
15a. Life insurance		15a.	·	0.00
15b. Health insurar		15b.	·	0.00
15c. Vehicle insura		15c.		80.00
15d. Other insurance		15d.	\$	0.00
	e taxes deducted from your pay or included in lines 4 or			
Specify:		16.	\$	0.00
Installment or lease	• •			
17a. Car payments		17a.	· -	0.00
17b. Car payments		17b.	· -	0.00
17c. Other. Specify		17c.	·	0.00
<ol><li>17d. Other. Specify</li></ol>		17d.	\$	0.00
	limony, maintenance, and support that you did not re		œ.	0.00
	r pay on line 5, Schedule I, Your Income (Official Form	n 6l). 18.	· ·	
	u make to support others who do not live with you.		\$	0.00
Specify:		19.	/	_
<ol> <li>Other real property</li> <li>20a. Mortgages on</li> </ol>	expenses not included in lines 4 or 5 of this form or	on Schedule I: Y 20a.		
20b. Real estate ta		20a. 20b.	· -	0.00
			· -	0.00
	eowner's, or renter's insurance	20c.	·	0.00
·	repair, and upkeep expenses	20d.	·	0.00
	association or condominium dues	20e.	·	0.00
Other: Specify:		21.	+\$	0.00
Your monthly expe	nses. Add lines 4 through 21.	22.	\$	1,538.00
The result is your mo			·	
. Calculate your mor	• •		L	
-	your combined monthly income) from Schedule I.	23a.	\$	1,703.83
23b. Copy your mo	nthly expenses from line 22 above.	23b.	-\$	1,538.00
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
23c. Subtract your	monthly expenses from your monthly income.			105.00
	our monthly net income.	23c.	\$	165.83
For example, do you ex modification to the term:  No.	ncrease or decrease in your expenses within the year post to finish paying for your car loan within the year or do you expect to finish paying for your car loan within the year or do you expect your mortgage?  Section 2.	ect your mortgage pa	ayment to incr	
☐ Yes. De Explain:	btor currently lives with his girlfriend, she doe	s not work. The	ey have 1 o	child together

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Indiana

In re	Robert W Harris			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION CONCERNING DEBTOR'S SCHEDULES						
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR						
	DECLARATION UNDER P	ENALIY	JE PERJUKY BY INDIVI	DUAL DEI	SIOR		
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
	sheets, and that they are true and correct to the	ie best of my	knowledge, information,	and belief.			
Date	September 12, 2014	Signature	/s/ Robert W Harris				
			Robert W Harris				
			Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## United States Bankruptcy Court Northern District of Indiana

In re	Robert W Harris		Case No.	
		Debtor(s)	Chapter	7
		a		

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$26,561.00 2012: employment \$24,379.00 2013: employment

\$16,730.88 2014 YTD (as of 8/22/14)

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,000.00 2012: IRA distribution

AMOUNT SOURCE

\$1,700.00 6/24/2014 -Franklin Templeton Investments inheritance

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

**AMOUNT** PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**TRANSFERS** 

**OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Jeffrey S. Arnold, Attorney at Law, PC 209 West Van Buren Street Columbia City, IN 46725 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$311

st Van Buren Street

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

### DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

B7 (Official Form 7) (04/13)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 12, 2014
Signature /s/ Robert W Harris
Robert W Harris
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Indiana

	Northern Dist	rict of Indiana		
In re Robert W Harris			Case No.	
	D	ebtor(s)	Chapter	7
CHAPTER 7 II	NDIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
<b>PART A -</b> Debts secured by property property of the estate. Attach			ed for <b>EAC</b> l	H debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Property S	ecuring Debt	:
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C	. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed as exe	mpt	
PART B - Personal property subject to un Attach additional pages if necessary.)	expired leases. (All three	columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	perty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury that personal property subject to an unexpir		ntention as to any pr	operty of my	estate securing a debt and/or
Date September 12, 2014		s/ Robert W Harris Robert W Harris		

Debtor

## **United States Bankruptcy Court** Northern District of Indiana

In re	Robert W Harris		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	BTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	g of the petition in bankruptcy,	, or agreed to be paid t	o me, for services rendered or to
	For legal services, I have agreed to accept		\$	561.00
	Prior to the filing of this statement I have received		\$	311.00
	Balance Due		\$	250.00
2. \$	\$339.00 of the filing fee has been paid.			
3. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are memb	ers and associates of my law firm.
ſ	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name			
6. I	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspect	ts of the bankruptcy ca	se, including:
b c	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed]  Representation of the debtors in exempt	ment of affairs and plan which rs and confirmation hearing, a	n may be required;	
7. F	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding. Negotia filing of reaffirmation agreements and ap USC 522(f)(2)(A) for avoidance of liens or	chargeability actions, judi tions with secured credit plications as needed; pre	icial lien avoidance ors to reduce to ma	arket value; preparation and
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for rep	presentation of the debtor(s) in
Dated		/s/ Jeffrey S. Arn	old	
		Jeffrey S. Arnold Jeffrey S. Arnold 209 West Van Bu Columbia City, IN	19743-02 , Attorney at Law, I Iren Street I 46725	P.C.
		260-248-2169 Fa jsarnold@jeffarn		
			-	<u> </u>

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

### **United States Bankruptcy Court** Northern District of Indiana

	North	iern District of Indiana		
In re	Robert W Harris		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF N UNDER § 342(b)	NOTICE TO CONSUN OF THE BANKRUPT		(S)
Code.	Cer I (We), the debtor(s), affirm that I (we) have rece	rtification of Debtor eived and read the attached n	otice, as required by	y § 342(b) of the Bankruptcy
Rober	rt W Harris	X /s/ Robert W I	Harris	September 12, 2014
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case N	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### **United States Bankruptcy Court** Northern District of Indiana

		1,01,010111 = 1801100 01 = 11010110		
e	Robert W Harris	B.U. ()	Case No.	
		Debtor(s)	Chapter	
	VER	IFICATION OF CREDITOR	MATRIX	
)	ove-named Debtor hereby verifies	that the attached list of creditors is true and co	orrect to the best	of his/her knowledge.
e:	September 12, 2014	/s/ Robert W Harris		
		Robert W Harris		

Signature of Debtor

INTERNAL REVENUE SERVICE 201 EAST RUDISILL BLVD SUITE 110 FORT WAYNE, IN 46806-1756

INDIANA DEPARTMENT OF REVENUE PO BOX 7231 INDIANAPOLIS, IN 46207

ALLIANCEONE 4850 E STREET RD STE 300 TREVOSE, PA 19053

CAPITAL 1 BANK ATTN: BANKRUPTCY DEPT. PO BOX 30285 SALT LAKE CITY, UT 84130

CAPITOL ONE NA PO BOX 26625 RICHMOND, VA 23261

CBE GROUP 131 TOWER PARK DRI WATERLOO, IA 50704

CBE GROUP
131 TOWER PARK DRIVE, STE. 100
P.O. BOX 2635
WATERLOO, IA 50704-2635

CENTURYLINK 1147 MORTON STREET FRANKLIN, IN 46131

CITIBANK SD, NA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20363 KANSAS CITY, MO 64195 COMMUNITY WIDE FCU ATTN:BANKRUPTCY 1555 WESTERN AVE SOUTH BEND, IN 46619

COMMUNITYWIDE FEDERAL CREDIT UNION 1555 WESTERN AVENUE SOUTH BEND, IN 46619

CREDIT MANAGEMENT CONT PO BOX 1654 GREEN BAY, WI 54305

CROSSROADS BANK 526 W. CONNEXION WAY P.O. BOX 289 COLUMBIA CITY, IN 46725

DIRECTV
POST OFFICE BOX 78626
PHOENIX, AZ 85062-8626

DISCOVER FIN SVCS LLC PO BOX15316 WILMINGTON, DE 19850

FEDERAL NATIONAL MORTGAGE ASSN 250 ROYALL STREET CANTON, MA 02021

FIRST FEDERAL SAVINGS 1205 N CASS ST WABASH, IN 46992

GECRB/JC PENNY ATTENTION: BANKRUPTCY PO BOX 103104 ROSWELL, GA 30076 GEMB/WALMART ATTN: BANKRUPTCY PO BOX 103104 ROSWELL, GA 30076

JUST ENERGY P.O. BOX 2210 BUFFALO, NY 14240-2210

KOHLS/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051

M. JOSH PETRUNIW 99 W CANAL STREET WABASH, IN 46992

MERCER BELANGER ATTTORNEYS AT LAW, ONE INDIANA SQUARE, STE 1500 INDIANAPOLIS, IN 46204

MID SOUTH CREDIT BUREAU PO BOX 1567 PARIS, TN 38242

MYERS HOCKEMEYER & MCNAGNY, LLP 116 NORTH CHAUNCEY STREET P.O. BOX 89 COLUMBIA CITY, IN 46725

NIPSCO POST OFFICE BOX 13007 MERRILLVILLE, IN 46411

PARKVIEW PHYSICIANS GROUP PO BOX 2253 FORT WAYNE, IN 46801 PORTFOLIO RECOVERY ATTN: BANKRUPTCY PO BOX 41067 NORFOLK, VA 23541

ROB REG YNG 105 BROADWAY SUITE 300 NASHVILLE, TN 37201

SETERUS INC 8501 IBM DR, BLDG 201, 2DD188 CHARLOTTE, NC 28262

SOUTH WHITLEY MUNICIPAL UTILITIES PO BOX 372 SOUTH WHITLEY, IN 46787

TD BANK USA/TARGET CREDIT CARD PO BOX 673 MINNEAPOLIS, MN 55440

TOWN OF SOUTH WHITLEY C/O MYERS TISON HOCKEMEYER PO BOX 89 COLUMBIA CITY, IN 46725

US BANK P.O. BOX 468002 BEDFORD, OH 44146

WHITLEY SUPERIOR COURT COURTHOUSE CAUSE NO. 92D01-1403-SC-165 COLUMBIA CITY, IN 46725

WHITLEY SUPERIOR COURT WHITLEY COUNTY COURTHOUSE 101 WEST VAN BUREN STREET CAUSE NO 92D01-1403-SC-165 COLUMBIA CITY, IN 46725 WHITLEY SUPERIOR COURT WHITLEY COUNTY COURTHOUSE 101 WEST VAN BUREN STREET CAUSE NO 92D01-1403-PL-55 COLUMBIA CITY, IN 46725

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re Robert W Harris	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
171	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

#### Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the Income Income six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 2,788.48 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. Debtor Spouse Gross receipts 0.00 \$ \$ \$ 0.00 \$ Ordinary and necessary business expenses Subtract Line b from Line a Business income 0.00 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts \$ 0.00 | \$ Ordinary and necessary operating expenses 0.00 \$ Rent and other real property income Subtract Line b from Line a 0.00 Interest, dividends, and royalties. 6 \$ 0.00 \$ 7 \$ Pension and retirement income. 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; 0.00 \$ if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A 9 or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ **0.00** | Spouse \$ 0.00 | \$ **Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse Total and enter on Line 10 0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 2,788.48 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$		2,788.48
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	1		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the enter the result.	number 12 and	\$	33,461.76
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and ho (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankrup			
	a. Enter debtor's state of residence: b. Enter debtor's household size:	2	\$	52,687.00
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.		•	
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "T top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	1 1	does no	ot arise" at the
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts o	f this statement.		

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts 1v, v, v1, and v11 of this statement on	ly in required: (See Eine 13.)
	Part IV. CALCULATION OF CURRENT MONTHLY	Y INCOME FOR § 707(b)(2)
16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total Column B that was NOT paid on a regular basis for the household expenses of the dependents. Specify in the lines below the basis for excluding the Column B incomposes tax liability or the spouse's support of persons other than the debtor or the amount of income devoted to each purpose. If necessary, list additional adjustment on the check box at Line 2.c, enter zero.  a. \$ b. \$ c. \$ d. \$ Total and enter on Line 17	e debtor or the debtor's ome (such as payment of the ne debtor's dependents) and the
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and er	nter the result.
	Part V. CALCULATION OF DEDUCTIONS	S FROM INCOME
	Subpart A: Deductions under Standards of the Interna	al Revenue Service (IRS)
19A	National Standards: food, clothing and other items. Enter in Line 19A the "To Standards for Food, Clothing and Other Items for the applicable number of person at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable that would currently be allowed as exemptions on your federal income tax return, additional dependents whom you support.	ns. (This information is available number of persons is the number
19B	a1. Allowance per person a2. Allowance per	IRS National Standards for in is available at the applicable number of persons resons who are 65 years of age or nat category that would currently any additional dependents whom nder 65, and enter the result in older, and enter the result in Line in Line 19B.  Pears of age or older  person
	b1. Number of persons b2. Number of persons c1. Subtotal c2. Subtotal	sons \$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the ame Utilities Standards; non-mortgage expenses for the applicable county and family available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The at the number that would currently be allowed as exemptions on your federal income any additional dependents whom you support.	ount of the IRS Housing and size. (This information is applicable family size consists of

20B	Housing and Utilities Standards; mortgage/rent expense for your counavailable at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy countenance that would currently be allowed as exemptions on your feed any additional dependents whom you support); enter on Line be the total debts secured by your home, as stated in Line 42; subtract Line be from not enter an amount less than zero.					
	a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your	\$				
	home, if any, as stated in Line 42  c. Net mortgage/rental expense	Subtract Line b from Line a.	\$			
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities					
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are					
22A	included as a contribution to your household expenses in Line 8.  □ 0 □ 1 □ 2 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or	\$				
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at <a href="www.usdoj.go">www.usdoj.go</a> court.)	\$				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle					
	b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Linthe result in Line 24. Do not enter an amount less than zero.	\forall   \for				
	a. IRS Transportation Standards, Ownership Costs \$					
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 \$					
		Subtract Line b from Line a.	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					

26	Other Necessary Expenses: involuntary deductions for of deductions that are required for your employment, such as <b>Do not include discretionary amounts, such as voluntary</b>	retirement contributions, union dues, and uniform costs.	\$
27	Other Necessary Expenses: life insurance. Enter total availife insurance for yourself. Do not include premiums for any other form of insurance.	\$	
28	Other Necessary Expenses: court-ordered payments. En pay pursuant to the order of a court or administrative agenci include payments on past due obligations included in Li	cy, such as spousal or child support payments. <b>Do not</b>	\$
29	Other Necessary Expenses: education for employment of the total average monthly amount that you actually expend education that is required for a physically or mentally chall providing similar services is available.	for education that is a condition of employment and for	\$
30	Other Necessary Expenses: childcare. Enter the total avechildcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting, day care, nursery and presented the childcare - such as baby-sitting the chi		\$
31	Other Necessary Expenses: health care. Enter the total a health care that is required for the health and welfare of yo insurance or paid by a health savings account, and that is in include payments for health insurance or health savings	urself or your dependents, that is not reimbursed by n excess of the amount entered in Line 19B. <b>Do not</b>	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		
33	Total Expenses Allowed under IRS Standards. Enter the	e total of Lines 19 through 32.	\$
	Note: Do not include any experimental Health Insurance, Disability Insurance, and Health Savithe categories set out in lines a-c below that are reasonably dependents.		
34		\$	
		\$	
		\$	\$
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$		
35	Continued contributions to the care of household or fame expenses that you will continue to pay for the reasonable at ill, or disabled member of your household or member of your expenses.	\$	
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local		
38	Education expenses for dependent children less than 18. actually incur, not to exceed \$156.25* per child, for attenda school by your dependent children less than 18 years of ag documentation of your actual expenses, and you must expenses and you must expenses and you must expenses and you must expenses and you must expense you have a precessary and not already accounted for in the IRS Star	ance at a private or public elementary or secondary e. You must provide your case trustee with xplain why the amount claimed is reasonable and	\$

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$	
40			Enter the amount that you will conting rganization as defined in 26 U.S.C. § 1		the form of cash or	\$
41	Total	Additional Expense Deduction	as under § 707(b). Enter the total of I	ines 34 through 40	)	\$
		S	Subpart C: Deductions for De	bt Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
		Name of Creditor	Property Securing the Debt	Average Month Payme		
	a.			\$	□yes □no	
				Total: Add Lin		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount a.  Total: Add Lines				\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$	
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
45	a. b.	issued by the Executive Office information is available at www. the bankruptcy court.)	apter 13 plan payment. strict as determined under schedules e for United States Trustees. (This vw.usdoj.gov/ust/ or from the clerk of ve expense of chapter 13 case	\$ x Total: Multiply I	ines a and b	\$
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.			\$		
		S	ubpart D: Total Deductions f	rom Income		
47	Total	of all deductions allowed unde	er § 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$
		Part VI. DI	ETERMINATION OF § 707(b	)(2) PRESUM	PTION	
48	Ente	r the amount from Line 18 (Cu	rrent monthly income for § 707(b)(2)	))		\$
49	Ente	r the amount from Line 47 (Tot	al of all deductions allowed under §	707(b)(2))		\$
50	Mon	thly disposable income under §	707(b)(2). Subtract Line 49 from Line	48 and enter the r	esult.	\$
51	60-m	——————————————————————————————————————	§ 707(b)(2). Multiply the amount in Li	ne 50 by the numb	er 60 and enter the	\$

	Initial presumption determination. Check the applicable box and proceed as dis	rected.			
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for 'statement, and complete the verification in Part VIII. You may also complete Part				
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Co	omplete the remainder of Part VI (L	ines 53 through 55).		
53	Enter the amount of your total non-priority unsecured debt		\$		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	er 0.25 and enter the result.	\$		
	<b>Secondary presumption determination.</b> Check the applicable box and proceed a	as directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box of this statement, and complete the verification in Part VIII.	for "The presumption does not aris	e" at the top of page 1		
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. of page 1 of this statement, and complete the verification in Part VIII. You may		on arises" at the top		
	Part VII. ADDITIONAL EXPENSE	CLAIMS			
56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All f each item. Total the expenses.	n your current monthly income unde	er §		
	Expense Description	Monthly Amoun	nt		
	a.	\$			
	b.	\$			
	c.	\$ \$			
	Total: Add Lines a, b, c, and d	\$			
	Part VIII. VERIFICATION	N	_		
	I declare under penalty of perjury that the information provided in this statement	is true and correct. (If this is a join	t case, both debtors		
	must sign.)  Date: September 12, 2014 Signatu	re: /s/ Robert W Harris			
	<u> </u>				
57	Date. Oeptember 12, 2014	Robert W Harris			

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.